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	Document	rage 1013		
Fill in this information to identify	your case:			
Debtor 1 SHARON WILLIAMS				
First Name	Middle Name Last Name	Check if this		
Debtor 2 (Spouse, if filing) First Name	Middle Name Last Name	An amend		
United States Bankruptcy Court for the:	Eastern District of Pennsylvania	expenses	nent showing post as of the following	
Case number19-17528	(S	tate) MM / DD /	<del></del>	
(If known)				
Official Form 106J				
Schedule J: Yo	ur Fynansas			12/15
	-			
	ossible. If two married people are filing ed, attach another sheet to this form			
Part 1: Describe Your Hou	ısehold			
1. Is this a joint case?				
No. Go to line 2.				
Yes. Does Debtor 2 live in a s	separate household?			
No Data of the	05.15.400.5.5			
	e Official Form 106J-2, Expenses for S	eparate Housenold of Debtor 2.		
2. Do you have dependents?	No No	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents'		SON	15	No Yes
names.		DAUGHTER	17	□ No
			<del></del>	Yes
				∐No □
				∐Yes □
				□No □Yes
				No
				Yes
3. Do your expenses include	No			
expenses of people other than yourself and your dependents?	Yes			
Part 2: Estimate Your Ongo	ing Monthly Expenses			
Estimate your expenses as of your	r bankruptcy filing date unless you a	re using this form as a suppleme	nt in a Chapter 13 o	ase to report
	nkruptcy is filed. If this is a suppleme	ental Schedule J, check the box a	t the top of the forn	n and fill in the
applicable date.				
	n-cash government assistance if you d it on <i>Schedule I: Your Income</i> (Offic		Your expe	nses
	expenses for your residence. Include		4. \$	615.00
If not included in line 4:				0.00
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or r	enter's insurance		4b. \$	0.00

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

4d.

100.00

0.00

4c.

4d.

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Debtor 1 SHARON WILLIAMS

First Name Middle Name Last Name

Case number (if known) 19-17528

			Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.	\$	160.00
	6b. Water, sewer, garbage collection	6b.		30.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	700.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	50.00
0.	Personal care products and services	10.	\$	
1.	Medical and dental expenses	11.	_	0.00
2.			Ψ	
	Do not include car payments.	12.	\$	0.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4.	Charitable contributions and religious donations	14.	\$	20.00
5.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify:	15d.	\$	0.00
6.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	50.00
	17d. Other. Specify:	17d.	\$	0.00
8.				
Ο.	your pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	\$	0.00
9.	Other payments you make to support others who do not live with you.		-	
Ο.	Specify:	19.	\$	0.00
^			*	
0.			¢	0.00
	20a. Mortgages on other property	20a.	\$	
	20b. Real estate taxes	20b.	\$	
	20c. Property, homeowner's, or renter's insurance	20c.	\$	
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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First Name Middle Name Last Name			
Other. Specify:	21.	+\$	0.00
	-	+\$	
	_	+\$	
Calculate your monthly expenses.			
22a. Add lines 4 through 21.	22a.	\$	2,195.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a	22b.	\$	
and 22b. The result is your monthly expenses.	22c.	\$	2,195.00
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,640.00
23b. Copy your monthly expenses from line 22c above.	23b.	<b>-</b> \$	2,195.00
23c. Subtract your monthly expenses from your monthly income.		2	445.00
The result is your monthly net income.	23c.	Ψ	
Do you expect an increase or decrease in your expenses within the year after you file this form?			
For example, do you expect to finish paying for your car loan within the year or do you expect your			
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			
<b>✓</b> No.			
Yes. Explain here:			